Client Service Programs

Core Investment Management

- Annual Reviews
- Face-To-Face or Go To Meeting
- Goal Planning & Monitoring
- Portfolio & Risk Analysis
- Advice on Outside Assets
- IRA Required Minimum Distribution
- Pension & Social Security maximization
- Beneficiary Review
- Performance Reports
- Online Access/Document Organizer
- Market Update Emails

Enhanced Wealth Management

- Semi-Annual or Annual Reviews
- Face-To-Face or Go To Meeting
- Comprehensive Goal Planning & Monitoring
- Portfolio & Risk Analysis
- Advice on outside assets
- IRA Required Minimum Distribution (RMD)
- Pension & Social Security Maximization
- Beneficiary Review
- Performance Reports
- Online Access/Document Organizer
- Market Update Emails

- Financial Life Organizer
- Retirement Income Planning
- Estate & Survivor Planning
- Capital Gains Tax Planning
- Long Term Care Planning
- Education and Gift Strategies
- Insurance Risk Management and Review

Concierge Wealth Management

- Quarterly, Semi-Annual or Annual Reviews
- Face-To-Face or Go To Meeting
- Comprehensive Goal Planning & Monitoring
- Portfolio & Risk Analysis
- Advice on outside assets
- IRA Required Minimum Distribution (RMD)
- Pension & Social Security Maximization
- Beneficiary Review
- Performance Reports
- Online Access/Document Organizer
- Market Update Emails

- Financial Life Organizer
- Retirement Income Planning
- Estate & Survivor Planning
- Capital Gains Tax Planning
- Long Term Care Planning
- Education and Gift Strategies
- Insurance risk management and review

- Work with CPA to provide tax documents
- Legacy Coaching (family members)
- Coordinate meetings with family & advisors
- Charitable Planning Strategies
- Process Class Action Lawsuit paperwork
- After hours access to team

Client Service Descriptions

Beneficiary Review: Confirm beneficiaries on all Raymond James assets and advise on how to attach beneficiaries on outside assets. Annual review of your beneficiaries helps ensure your wealth is passed directly to your loved ones and/or charities of your choice.

Capital Gains Tax Planning: Annual year-end analysis of short and long term realized capital gains or losses.

Charitable Planning Strategies: Charitable giving solutions that provide an immediate full tax benefit (Donor Advised Fund and Qualified Charitable Distributions). www.Raymondjamescharitable.org

Education and Gift Strategies: 529 college savings planning. Guidance on gifting to people and charities considering tax benefits and implications.

Estate & Survivor Planning: Coordinate with your estate attorney for document planning (wills, trusts, POA), account registrations and Estate tax mitigation.

Financial Life Organizer: Organize your important financial and personal documents for your life and your loved ones. Coordinating with you and your financial and estate planning professionals is an important step in helping to achieve financial security. This includes retirement decisions, income planning, Social Security maximization, pension optimization & Medicare planning, estate planning & life and Long-Term Care insurance planning.

Goal Planning & Monitoring: Visual your future through our collaborative planning tool that can help create a realistic financial plan designed to meet your specific goals. By identifying your priorities, we can make adjustments throughout your lifetime to gauge the probability of success. We will analyze and monitor your financial plan to ensure you have the income, resources and safety nets in place to plan a comfortable life for both you and your loved ones.

Insurance Risk Management and Review: Provide options for your insurance needs (disability & life) along with review of current policies.

IRA Required Minimum Distribution (RMD): A required minimum distribution (RMD) is the amount that clients must begin distributing from their retirement accounts by April 1 following the year they reach age 70.5 and by year end each subsequent year. We will provide your RMD calculation every year based on your assets held at Raymond James Financial Services.

Legacy Coaching: Providing financial guidance for children and grand children.

Long Term Care Planning: Evaluate and provide options for the best possible coverage protection plan should you or your spouse need long term care.

Medicare: Raymond James has a dedicated service team that helps clients choose the right Medicare Insurance Plan (Part D, Medi-gap, Medicare Advantage, etc.).

Online Document Organizer (Vault): Similar to Dropbox, vault allows clients and advisors to quickly, easily and securely store financial documents.

Online Investor Access: Investor Access enables clients to view their accounts & portfolio performance, plan and monitor goals, transfer funds, and retrieve statements & tax documents -- from virtually anywhere.

Pension Optimization: Determine whether to take monthly payments or lump sum option when retiring.

Performance Summary Reports: Portfolio performance over time including projected cash flow and detailed asset allocation.

Portfolio and Risk Analysis: We x-ray your current portfolio and compare it to our optimal lineup. Considering the volatile economy and its potential impact on your current situation and goals, we will determine if there are any issues in your portfolio that make repositioning ideas appropriate.

Retirement Income Planning: To help you grow your savings so you can replace paychecks from working with income from investing.

Social Security Maximization: Decide at what age to start social security.

Work with CPA to provide year-end tax documents: We will deliver the tax documents including 1099s and K1s to your CPA. With your permission we will work with your CPA to help minimize your tax liability.

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